

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Betty Jo McFarland  
Debtor

Case No. 23-02837-JAW  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0538-3  
Date Rcvd: Jun 13, 2025

User: mssbad  
Form ID: ntdcsm

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:**

Recip ID	Recipient Name and Address
db	+ Betty Jo McFarland, 400 Pearlwood Dr. Apt. 13, Pearl, MS 39208-3001
5309942	+ Roby's Front End Servi, 5026 US 80, Pearl, MS 39208-4224

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Jun 13 2025 19:31:29	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5309925	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 13 2025 19:31:28	Affirm, Inc., P.O. Box 720, San Francisco, CA 94104-0720
5324559	Email/PDF: resurgentbknofications@resurgent.com	Jun 13 2025 19:31:47	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5309926	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jun 13 2025 19:31:28	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
5309930	Email/Text: cfcbackoffice@contfinco.com	Jun 13 2025 19:27:00	Cerulean, PO Box 6812, Carol Stream, IL 60197
5309927	+ EDI: CAPITALONE.COM	Jun 13 2025 23:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5309929	+ EDI: PHINGENESIS	Jun 13 2025 23:24:00	Celtic Bank Co, P.O. Box 4488, Beaverton, OR 97076-4402
5309931	+ EDI: WFNNB.COM	Jun 13 2025 23:24:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5309932	+ Email/PDF: creditonebknofications@resurgent.com	Jun 13 2025 19:31:35	Credit One Bank, Attn: Bankruptcy, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5312964	EDI: DISCOVER	Jun 13 2025 23:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5309933	+ EDI: DISCOVER	Jun 13 2025 23:24:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5309934	+ EDI: PHINGENESIS	Jun 13 2025 23:24:00	Genesis FS, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5368318	EDI: JEFFERSONCAP.COM	Jun 13 2025 23:24:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
5314389	+ Email/Text: inchargehq@westcreekfin.com	Jun 13 2025 19:27:00	Koalafi, 424 Hull Street Suite 600, Richmond VA 23224-4114
5324503	Email/PDF: resurgentbknofications@resurgent.com	Jun 13 2025 19:31:44	LVNV Funding, LLC, Resurgent Capital Services,

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ID	Message Type	From	Date/Time	To
5324240	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 13 2025 19:31:28	PO Box 10587, Greenville, SC 29603-0587	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5309935	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 13 2025 19:27:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064	
5309936	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 13 2025 19:31:35	Merrick Bank, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001	
5309937	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 13 2025 19:27:00	Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561	
5311121	+ EDI: AGFINANCE.COM	Jun 13 2025 23:24:00	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037	
5333316	EDI: PRA.COM	Jun 13 2025 23:24:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541	
5309938	EDI: SYNC	Jun 13 2025 23:24:00	Paypal, P.O. Box 105658, Atlanta, GA 30348-5658	
5329879	Email/Text: bankruptcy@qcholdings.com	Jun 13 2025 19:27:00	QC Financial Services Inc., PO BOX 14948, Lenexa, KS 66285	
5309928	Email/Text: bankruptcy@qcholdings.com	Jun 13 2025 19:27:00	Car Title Loans, 1500 University Blvd, Ste C, Jackson, MS 39204	
5330847	EDI: Q3G.COM	Jun 13 2025 23:24:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788	
5325077	EDI: Q3G.COM	Jun 13 2025 23:24:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788	
5311380	+ Email/Text: bankruptcy@regionalmanagement.com	Jun 13 2025 19:27:00	REGIONAL MANAGEMENT CORPORATION, 979 BATESVILLE ROAD SUITE B, GREER SC 29651-6819	
5309941	Email/Text: bankruptcy@republicfinance.com	Jun 13 2025 19:27:00	Republic Finance, Attn: Bankruptcy Dept, 7031 Commerce Cir, Baton Rouge, LA 70809	
5311100	Email/Text: bankruptcy@republicfinance.com	Jun 13 2025 19:27:00	Republic Finance, Republic Finance, LLC, 282 Tower Road, Ponchatoula, LA 70454	
5309939	Email/Text: bankruptcy@regionalmanagement.com	Jun 13 2025 19:27:00	Regional Finance, 2475 Lakeland Dr, Ste E, Flowood, MS 39232-9505	
5309940	+ Email/Text: bankruptcy@regionalmanagement.com	Jun 13 2025 19:27:00	Regional Management, Attn: Bankruptcy, 979 Batesville Rd, Ste B, Greer, SC 29651-6819	
5325046	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 19:31:44	Resurgent Capital Services as, servicing agent for Best Egg, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
5309943	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 13 2025 19:27:00	Santander Consumer, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244	
5324098	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 13 2025 19:27:00	Santander Consumer USA, Inc., 1601 Elm St., Ste. 800, Dallas, TX 75201-7260	
5309944	+ EDI: SYNC	Jun 13 2025 23:24:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060	
5309945	Email/Text: bknotice@upgrade.com	Jun 13 2025 19:27:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery St, 23rd Floor, San Francisco, CA 94111	
5309946	Email/Text: bankruptcies@uplift.com	Jun 13 2025 19:27:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085	
5315910	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 13 2025 19:27:00	US Department of Education c/o Nelnet, 121 S 13TH ST, Lincoln, NE 68508-1904	
5309947	+ EDI: LCIUPSTART	Jun 13 2025 23:24:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503,	

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5314682	^ MEBN		San Carlos, CA 94070-7503
		Jun 13 2025 19:22:46	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
5309948	+ EDI: AGFINANCE.COM		
		Jun 13 2025 23:24:00	WebBank/OneMain, Attn: Bankruptcy, 215 S State St, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
5419235	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:

Name	Email Address
Andrew Roberts Norwood	on behalf of Defendant US Department of Education drew.norwood@usdoj.gov karlotta.banks@usdoj.gov;ebone.woods@usdoj.gov
Kellie Grizzell	on behalf of Trustee Torri Parker Martin kgrizzell@tpmartinch13.com
Thomas Carl Rollins, Jr	on behalf of Plaintiff Betty Jo McFarland trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Betty Jo McFarland trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Torri Parker Martin	tpm@tpmartinch13.com trusteeMSSB2H@ecf.epiqsystems.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 6

Form ntedsm (Rev. 12/23)

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Mississippi

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Case No.: 23-02837-JAW  
Chapter: 13

In re:

Betty Jo McFarland  
400 Pearlwood Dr. Apt. 13  
Pearl, MS 39208

Last four digits of Social-Security or Individual Tax-Payer-Identification (ITIN) No(s)., (if any):

XXX-XX-4241

Employer Tax Identification No(s). (if any):

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**Notice of Dismissal**

You are hereby notified that an Order Dismissing the above case was entered on June 13, 2025.

Dated: 6/13/25

Danny L. Miller, Clerk of Court  
Thad Cochran U.S. Courthouse  
501 E. Court Street  
Suite 2.300  
Jackson, MS 39201  
601-608-4600